

WARRANTY DEED

THIS WARRANTY DEED made and entered into this day by and between Beverly C. Austin and Jerry M. Austin, Wife and Husband, Grantors, and William Matthews, a married man, Grantee,

W I T N E S S E T H:

THAT FOR AND IN CONSIDERATION of the sum of Ten and no/100 Dollars (\$10.00), cash in hand paid by the Grantee to the Grantors, and other good and valuable considerations, the receipt and sufficiency of all of which is hereby acknowledged, Grantors do hereby grant, bargain, sell, convey and warrant, except as hereinafter set forth, unto the Grantee, the following described property, together with the improvements, hereditaments and appurtenances thereunto belonging, located in the County of DESOTO, State of MISSISSIPPI, and more particularly described as follows, to-wit:

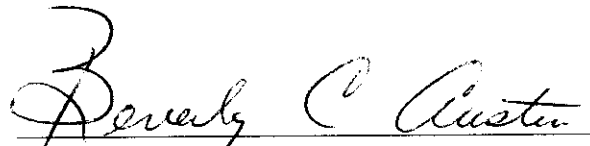
Lot 45, Part III, Summerwood Subdivision, in Section 22, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 19, Pages 53-57, in the office of the Chancery Clerk of DeSoto County, Mississippi.

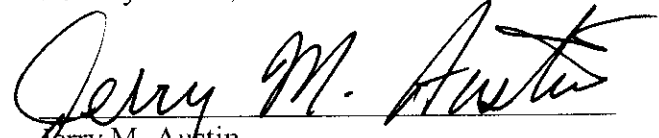
TO HAVE AND TO HOLD unto the Grantee, his/her heirs and assigns, in fee simple forever, and free from all liens and encumbrances except for the following exceptions:

- 1) Taxes and assessments for the current year and subsequent years, which are not yet due and payable.
- 2) Zoning and/or other land use regulations promulgated by federal, state or local governments affecting the use or occupancy of the subject property.

3) Any and all matters which would be disclosed by an accurate survey of current date and/or an actual inspection of said property.

IN TESTIMONY WHEREOF, witness the signature of the Grantors on this the 15th day of November, 2004.


Beverly C. Austin


Jerry M. Austin

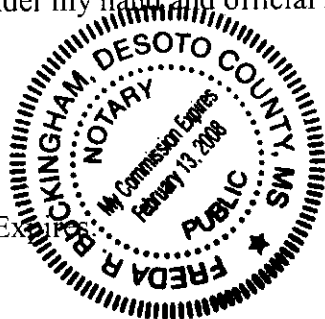
STATE OF MISSISSIPPI
COUNTY OF DESOTO

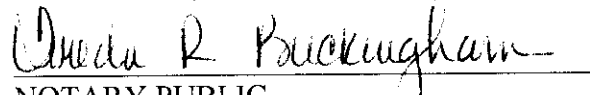
THIS DAY personally appeared before me, the undersigned authority within and for the State and County aforesaid, Beverly C. Austin and Jerry M. Austin, who acknowledged that they signed, executed and delivered the above and foregoing Warranty Deed on the day and year therein mentioned.

GIVEN under my hand and official seal on this the 15th day of November, 2004.

(SEAL)

My Commission Expires




NOTARY PUBLIC

ADDRESS OF GRANTORS:

PO Box 1346
Olive Branch, MS 38654
Home: 662-343-3811
Work: NONE

ADDRESS OF GRANTEE:

8421 Maplewood Lane
Olive Branch, MS 38654
Home: 901-304-5960
Work: 901-226-5026

PREPARED BY AND RETURN TO:
HOLCOMB DUNBAR, P.A.
P. O. BOX 190
SOUTHAVEN, MS 38671-0190
(662) 349-0664

FILE# 804489/JSM